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					_					
Fill in this inf	ormation to id	lentify your c	case	:						
Debtor 1	Philip	Robert		Gawlak						
	First Name	Middle Name	!	Last Name						
Debtor 2										
(Spouse, if filing)	First Name	Middle Name		Last Name						
United States Ba	nkruptcy Court for	the: EASTERN	I DIS	TRICT OF MISSOURI						
Case number (if known)	19-40284							\checkmark		ın
									amended filing	
Official Form	106E/F									
Schedule E/	F: Creditors	s Who Hav	e U	nsecured Claims						12/15
If more space is n to this page. On t	eeded, copy the he top of any add	Part you need, f litional pages, w	ill it o	ms that are listed in Schedule but, number the entries in the your name and case number	boxe	s on	the l			
Part 1: Lis	t All of Your P	RIORITY Un	seci	ired Claims						
 Do any credit 	tors have priority	unsecured clair	ms a	gainst you?						
☐ No. Go t	to Part 2.									
✓ Yes.										
claim. For ea show both prio more space is claim, list the	ch claim listed, ide prity and nonpriorit s needed for priorit other creditors in F	entify what type o y amounts. As n y unsecured clai Part 3.	of clai much ms, f	itor has more than one priority of mit is. If a claim has both priority as possible, list the claims in a ll out the Continuation Page of	ity an Iphab Part	d nor etica	nprior I orde more	ity amo r acco	ounts, list that clair rding to the credito	n here and or's name. If
(For an explar	nation of each type	e of claim, see th	ie ins	tructions for this form in the inst	tructio		okiet. Il clai	m	Priority amount	Nonpriority amount
2.1							\$25	0.00	\$250.00	\$0.00
City of St. Louis			- las	st 4 digits of account number	6	2	0	2		
Priority Creditor's Nam 1200 Market Str				en was the debt incurred?				<u>-</u>		
Number Street	,		_	en was the dept incurred:	201	<u>' </u>			_	
			- As	of the date you file, the claim	is: C	heck	all th	at app	ly.	
			- 📮	Contingent						
St. Louis City		63103 ZIP Code	- 님	Unliquidated Disputed						
Who incurred the		ne.	Ty	oe of PRIORITY unsecured cla	aim:					
Debtor 1 only			П	Domestic support obligations						
Debtor 2 only Debtor 1 and D	Oehtor 2 only		豆	Taxes and certain other debts					ent	
At least one of		nother		Claims for death or personal in intoxicated	njury	wnile	you v	vere		
☐ Check if this o			П	Other. Specify						
ப ls the claim subje		-	Ч	. ,						
No No										
□ Yes										

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Debtor 1 Philip Robert Gawlak	Case	e number (if knowr	n) 19-40284	
Part 1: Your PRIORITY Unsecured C	laims Continuation Page			
After listing any entries on this page, number ther previous page.	n sequentially from the	Total claim	Priority amount	Nonpriority amount
2.2 IRS		\$852.86	\$852.86	\$0.00
Priority Creditor's Name P.O. Box 7346 Number Street	 Last 4 digits of account number When was the debt incurred? 20 	6 2 0 2 17	_	
	- As of the date you file, the claim is: Contingent	Check all that app	bly.	
PhiladelphiaPA19101-7346CityStateZIP Code	Unliquidated Disputed			
Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	Type of PRIORITY unsecured claims ☐ Domestic support obligations ☐ Taxes and certain other debts you ☐ Claims for death or personal injury intoxicated ☐ Other. Specify	ı owe the governm	ent	
2.3		\$469.38	\$469.38	\$0.00
St. Louis City Collector of Revenue Priority Creditor's Name Room 410 City Hall Number Street 1200 Market Street	When was the debt incurred? 20 - As of the date you file, the claim is: □ Contingent		– bly.	
St. Louis MO 63103 City State ZIP Code	Unliquidated Disputed			
Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☑ No ☐ Yes	Type of PRIORITY unsecured claim: ☐ Domestic support obligations ☐ Taxes and certain other debts you ☐ Claims for death or personal injury intoxicated ☐ Other. Specify	ı owe the governm	ent	

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Debtor 1 Philip Robert Gawlak	Case number (if known)19-40284
Part 2: List All of Your NONPRIORIT	'Y Unsecured Claims
Do any creditors have nonpriority unsecured	d claims against you?
• • •	t. Submit this form to the court with your other schedules.
✓ Yes	,
If a creditor has more than one nonpriority unse type of claim it is. Do not list claims already inc	in the alphabetical order of the creditor who holds each claim. cured claim, list the creditor separately for each claim. For each claim listed, identify what cluded in Part 1. If more than one creditor holds a particular claim, list the other creditors in unsecured claims, fill out the Continuation Page of Part 2.
	Total claim
4.1	\$9,682.00
Chase Card	_ Last 4 digits of account number <u>0</u> <u>1</u> <u>9</u> <u>7</u>
Nonpriority Creditor's Name Po Box 15298	When was the debt incurred? 03/2014
Number Street	As of the date you file, the claim is: Check all that apply.
	☐ Contingent ☐ Unliquidated
	□ Disputed
Wilmington DE 19850	
City State ZIP Code Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce
Debtor 2 only	that you did not report as priority claims
Debtor 1 and Debtor 2 only At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts
Check if this claim is for a community debt	Other. Specify
Is the claim subject to offset?	Credit Card
No	
Yes	
4.2	\$3,000.00
Chase Cardmember Services	_ Last 4 digits of account number <u>0 4 7 0</u>
Nonpriority Creditor's Name P.O. Box 15298	When was the debt incurred? 2012
Number Street	As of the date you file, the claim is: Check all that apply.
	☐ Contingent ☐ Unliquidated ☐ Unliquidated ☐ Contingent
	— ☐ Disputed
Wilmington DE 19850-5298 City State ZIP Code	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:
Debtor 1 only	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce
Debtor 2 only	that you did not report as priority claims
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts
Check if this claim is for a community debt	Other. Specify
_	Business Debt
Is the claim subject to offset? ✓ No	
Yes	
	Card (was NOT on his credit report either), but believes it was used strictly for
his then-new business.	•

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Debtor 1	Philip Robert Gawlak	Case number (if known) _ 19-40284	
Part 2:	Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing previous pa	any entries on this page, number the ge.	em sequentially from the	Total claim
4.3			\$111.93
Cigna Hea Nonpriority Cre P.O. Box 7 Number	editor's Name	Last 4 digits of account number 1 2 5 9 When was the debt incurred? 2018 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Charlotte City Who incurre	NC 28272 State ZIP Code ed the debt? Check one.	Disputed Type of NONPRIORITY unsecured claim:	
Debtor 1 Debtor 2 Debtor 1 Debtor 1 At least Check i	only only and Debtor 2 only one of the debtors and another this claim is for a community debt	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Medical Insurance 	
No Yes	subject to offset?		
4.4			\$2,811.00
Citi Nonpriority Cre Po Box 62 Number		Last 4 digits of account number 8 6 0 When was the debt incurred? 07/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
Debtor 2 Debtor 2 Debtor 1 At least Check i	State ZIP Code ed the debt? Check one. I only	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit Card	

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Debtor 1 Philip Robert Gawlak	Case number (if known)19-40284	
Part 2: Your NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any entries on this page, number the previous page.	em sequentially from the	Total claim
4.5		\$2,997.00
Personal Finance/marin	Last 4 digits of account number 4 2 2 1	
Nonpriority Creditor's Name P.o. Box 43490	When was the debt incurred? 11/2017	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Disputed	
Baltimore MD 21236 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community debt	Unsecured	
Is the claim subject to offset? ✓ No		
Yes		
Case No.: 1822-AC14407		
4.6		\$1,967.00
Syncb/amazon	Last 4 digits of account number 9 9 2 9	
Nonpriority Creditor's Name Po Box 965015	When was the debt incurred? 11/2011	
Number Street	As of the date you file, the claim is: Check all that apply.	
	— ☐ Disputed	
Orlando FL 32896 City State ZIP Code	Type of NONPRIORITY unsecured claim:	
Who incurred the debt? Check one.	Student loans	
Debtor 1 only Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
At least one of the debtors and another	Other. Specify	
Check if this claim is for a community debt	Charge Account	
Is the claim subject to offset? ✓ No		
☐ Yes		

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Debtor 1 Ph	ilip Robert Gawlak	Case number (if known) _ 19-40284	
Part 2: Y	our NONPRIORITY Unsecu	red Claims Continuation Page	
After listing any previous page.	v entries on this page, number the	em sequentially from the	Total claim
4.7			\$3,889.00
Umb Ccprog Nonpriority Creditor Po Box 41973 Number Street	4	Last 4 digits of account number 7 7 8 7 When was the debt incurred? 10/2007 As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated Disputed	
At least one	y y d Debtor 2 only of the debtors and another s claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	
Yes			\$7,278.00
Us Bank Nonpriority Creditor 4325 17th Ave Number Street	S	Last 4 digits of account number 2 0 8 1 When was the debt incurred? 12/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$7,276.00
At least one	y y d Debtor 2 only of the debtors and another s claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card	

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Debtor 1 Philip Robert Gawlak		ak	Case number (if known)
Part 3:	ist Others to B	e Notified Abou	ut a Debt That You Already Listed
For exampl creditor in debts that y	e, if a collection a Parts 1 or 2, then l you listed in Parts	gency is trying to list the collection a	fied about your bankruptcy, for a debt that you already listed in Parts 1 or 2. collect from you for a debt you owe to someone else, list the original agency here. Similarly, if you have more than one creditor for any of the litional creditors here. If you do not have additional parties to be notified for nit this page.
Miller and Stee	eno, P.C.		On which entry in Part 1 or Part 2 did you list the original creditor?
Name 11970 Borman Drive, Suite 250			Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			Attorney for Personal Part 2: Creditors with Nonpriority Unsecured Claims Finance
St. Louis	MO	63146	— Last 4 digits of account number <u>4</u> <u>4</u> <u>0</u> <u>7</u>
City	State	ZIP Code	_
	rtment of Rever	nue	On which entry in Part 1 or Part 2 did you list the original creditor?
Name Division of Tax	xation		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street			National and Income Tours
P.O. Box 385			Part 2: Creditors with Nonpriority Unsecured Claims
			— Last 4 digits of account number 6 2 0 2
Jefferson City		65105-0385	<u> </u>
City	State	ZIP Code	

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Debtor 1	Philip Robert Gawlak	Case number (if known)	19-40284

Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a.	\$0.00
	6b.	Taxes and certain other debts you owe the government	6b.	\$1,572.24
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d. -	\$0.00
	6e.	Total. Add lines 6a through 6d.	6d.	\$1,572.24
				Total claim
Total claims from Part 2	6f.	Student loans	6f.	\$0.00
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. -	\$31,735.93
	6j.	Total. Add lines 6f through 6i.	6j.	\$31,735.93

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Fill in this information to identify your case:						
Debtor 1	Philip First Name	Robert Middle Name	Gawlak Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI						
Case number (if known)	19-40284					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

P	art 1: Summarize Your Assets	
		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	
	1a. Copy line 55, Total real estate, from Schedule A/B	\$40,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$10,913.19
	1c. Copy line 63, Total of all property on Schedule A/B	\$50,913.19
P	art 2: Summarize Your Liabilities	
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$80,140.51
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,572.24
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$31,735.93
	Your total liabilities	\$113,448.68
P	art 3: Summarize Your Income and Expenses	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,239.28
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,361.00

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Del	otor 1	Philip Robert Gawlak	Case numbe	er (if known) 19-40 2	284
Р	art 4:	Answer These Questions for Administrative and Statistic	al Record	ds	
6.	Are yo	u filing for bankruptcy under Chapters 7, 11, or 13?			
	□ No ✓ Ye	 You have nothing to report on this part of the form. Check this box and subset 	omit this for	m to the court with yo	ur other schedules.
7.	What k	ind of debt do you have?			
	Ľ	our debts are primarily consumer debts. Consumer debts are those "incurremily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statist	•		a personal,
		our debts are not primarily consumer debts. You have nothing to report on is form to the court with your other schedules.	this part of	the form. Check this	box and submit
8.		he Statement of Your Current Monthly Income: Copy your total current mo Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	nthly income	e from	\$2,650.00
9.	Copy tl	he following special categories of claims from Part 4, line 6 of Schedule	E/F:	·	
				Total claim	
	From P	Part 4 on Schedule E/F, copy the following:			
	9a. Do	omestic support obligations. (Copy line 6a.)		\$0.0	0
	9b. Ta	exes and certain other debts you owe the government. (Copy line 6b.)		\$1,572.2	<u>4</u>
	9c. Cl	aims for death or personal injury while you were intoxicated. (Copy line 6c.)		\$0.0	<u>0</u>
	9d. St	udent loans. (Copy line 6f.)		\$0.0	<u>0</u>
		oligations arising out of a separation agreement or divorce that you did not repriority claims. (Copy line 6g.)	oort as	\$0.00	<u>0</u>
	9f. De	ebts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) +	\$0.0	<u>0</u>

9g. Total. Add lines 9a through 9f.

\$1,572.24

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Fill in this information to identify your case:			
Philip	Robert	Gawlak	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
kruptcy Court for the	e: EASTERN DIS	STRICT OF MISSOURI	
19-40284			
	Philip First Name First Name	Philip Robert First Name Middle Name First Name Middle Name Akruptcy Court for the: EASTERN DIS	

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
☑ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.				
X /s/ Philip Robert Gawlak	X			
Philip Robert Gawlak, Debtor 1	Signature of Debtor 2			
Date 03/12/2019	Date			
MM / DD / YYYY	MM / DD / YYYY			

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI ST. LOUIS DIVISION

IN RE: Philip Robert Gawlak CASE NO 19-40284

CHAPTER 7

AMENDED 3/12/2019 VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 3	5/12/2019	Signature /s/ Philip Robert Gawlak Philip Robert Gawlak
Date _		Signature

Achieve Wellness, LLC 4242 Telegraph Road St. Louis, MO 63129

Chase Card Po Box 15298 Wilmington, DE 19850

Chase Cardmember Services P.O. Box 15298 Wilmington, DE 19850-5298

Cigna HealthCare P.O. Box 71217 Charlotte, NC 28272

Citi Po Box 6217 Sioux Falls, SD 57117

City of St. Louis Collector 1200 Market Street, Rm. 12 St. Louis, MO 63103

IRS P.O. Box 7346 Philadelphia, PA 19101-7346

Miller and Steeno, P.C. 11970 Borman Drive, Suite 250 St. Louis, MO 63146

Missouri Department of Revenue Division of Taxation P.O. Box 385 Jefferson City, MO 65105-0385 MSD P.O. Box 437 St. Louis, MO 63166

Nationstar/mr Cooper 8950 Cypress Waters Blvd Coppell, TX 75019

Personal Finance/marin P.o. Box 43490 Baltimore, MD 21236

Select Leasing & Management Landlord

St. Louis City Collector of Revenue Room 410 City Hall 1200 Market Street St. Louis, MO 63103

Syncb/amazon Po Box 965015 Orlando, FL 32896

Umb Ccprog Po Box 419734 Kansas City, MO 64141

Us Bank 4325 17th Ave S Fargo, ND 58125

Wells Fargo Dealer Svc P.o. Box 1697 Winterville, NC 28590